

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 20–10966–ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Heller
aka Michael H Heller
117 Union Mill Terrace
Mount Laurel, NJ 08054

Maria Heller
117 Union Mill Terrace
Mount Laurel, NJ 08054

Social Security No.:

xxx–xx–6803

xxx–xx–5541

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on February 17, 2023.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: February 17, 2023

JAN: har

Jeanne Naughton
Clerk

In re:
Michael Heller
Maria Heller
Debtors

Case No. 20-10966-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 17, 2023

Form ID: 148

Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Heller, Maria Heller, 117 Union Mill Terrace, Mount Laurel, NJ 08054-3265
aty	+ Shane Heskin, 1650 Market Street, One Liberty Place, Suite 1800, Philadelphia, PA 19103-7304
cr	+ 1st Colonial Community Bank, c/o Saldutti Law Group, 800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
cr	+ WBL SPO I, LLC, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
518670853	+ 1st Colonial Community Bank, Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
518670854	+ ABC Merchant Solutions, LLC, 30 Broad St, New York, NY 10004-2304
518670866	+ CBSG, 20 N 3rd St, Philadelphia, PA 19106-2118
518670874	+ Par Funding, 20 N. 3rd Street, Philadelphia, PA 19106-2118
518670879	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, PO Box 283, Trenton, NJ 08602
518708027	STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
518670877	+ Samuel D'Alessandro, 112 N. Courtland Street, East Stroudsburg, PA 18301-2102
518670880	#+ Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
518746608	+ TD Bank, N.A., Schiller Knapp Lefkowitz & Hertzell LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518744452	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190
518676273	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, Milstead & Associates, 1 East Stow Road, Marlton, NJ 08053-3118
518670884	+ The Christie Lodge Owners Association, c/o Porterfield & Associates, PO Box 3149, Vail, CO 81658-3149
518784617	+ The Christie Lodge Owners Association, Inc., c/o Marc D. Miceli, Esq., SM Law PC, P.O. Box 530, Oldwick, NJ 08858-0530
518725462	+ WBL SPO I, LLC, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
518670885	+ WBL SPO I, LLC, 101 Hudson St, 33rd Fl, Jersey City, NJ 07302-3905

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Feb 18 2023 01:34:00	Financial Services Vehicle Trust, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518673575	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 17 2023 20:42:00	Acura Financial Services, PO Box 168088, Irving, TX 75016-8088
518670856	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 17 2023 20:42:00	American Honda Finance, Attn: Bankruptcy, Po

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Case Number	Communication Type	Recipient Email/Address	Date/Time	Sender/Details
518673183	Email/Text: ebnbankruptcy@ahm.honda.com	Box 168088, Irving, TX 75016	Feb 17 2023 20:42:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518754432	EDI: GMACFS.COM		Feb 18 2023 01:34:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518670855	+ EDI: GMACFS.COM		Feb 18 2023 01:34:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518716898	Email/PDF: bncnotices@becket-lee.com		Feb 17 2023 20:45:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518670857	+ Email/PDF: bncnotices@becket-lee.com		Feb 17 2023 20:45:20	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518703794	EDI: BMW.COM		Feb 18 2023 01:34:00	BMW Financial Services, Pob 78103, Phoenix, AZ 85062
518670864	EDI: BMW.COM		Feb 18 2023 01:34:00	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
519478317	+ EDI: BMW.COM		Feb 18 2023 01:34:00	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
518677832	+ EDI: AISACG.COM		Feb 18 2023 01:34:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518670859	+ EDI: BANKAMER.COM		Feb 18 2023 01:34:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518670862	+ EDI: BANKAMER.COM		Feb 18 2023 01:34:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518670861	+ EDI: BANKAMER.COM		Feb 18 2023 01:34:00	Bank of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
518721897	+ Email/Text: ecfbnc@aldridgepite.com		Feb 17 2023 20:41:00	Bank of America, N.A., ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518731583	EDI: BANKAMER.COM		Feb 18 2023 01:34:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518670863	+ EDI: TSYS2		Feb 18 2023 01:34:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518670865	+ EDI: CAPITALONE.COM		Feb 18 2023 01:34:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518670867	+ EDI: CITICORP.COM		Feb 18 2023 01:34:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518749746	EDI: CITICORP.COM		Feb 18 2023 01:34:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518670868	+ EDI: WFNNB.COM		Feb 18 2023 01:34:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518670869	EDI: DISCOVER.COM		Feb 18 2023 01:34:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518679790	EDI: DISCOVER.COM		Feb 18 2023 01:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519684771	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		Feb 17 2023 20:42:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,

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519684770	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 17 2023 20:42:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518670870	EDI: IRS.COM	Feb 18 2023 01:34:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518772744	EDI: JEFFERSONCAP.COM	Feb 18 2023 01:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518787540	+ Email/Text: bankruptcy@ondeck.com	Feb 17 2023 20:42:00	On Deck Capital, Inc., c/o Christine Levi, 1400 Broadway, New York, NY 10018-5300
518670873	+ Email/Text: bankruptcy@ondeck.com	Feb 17 2023 20:42:00	Ondeck Cap, 1400 Broadway, New York, NY 10018-5300
518770405	EDI: PRA.COM	Feb 18 2023 01:34:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518670875	Email/Text: collections@premierecapitalfunding.com	Feb 17 2023 20:41:00	Premier Capital Funding, LLC, 9265 4th Ave 2nd floor, Brooklyn, NY 11209
518670878	+ Email/Text: bankruptcynotices@sba.gov	Feb 17 2023 20:41:00	Small Business Administration, 409 3rd St, SW, Washington, DC 20416-0005
518772664	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 17 2023 20:41:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518672394	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518670882	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518670883	EDI: TDBANKNORTH.COM	Feb 18 2023 01:34:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518748182	EDI: BANKAMER.COM	Feb 18 2023 01:34:00	THE BANK OF NEW YORK MELLON, c/o Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518798128	Email/Text: mtgbk@shellpointmtg.com	Feb 17 2023 20:41:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
518798129	Email/Text: mtgbk@shellpointmtg.com	Feb 17 2023 20:41:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826, Greenville, SC 29603-0826
518773550	+ EDI: AIS.COM	Feb 18 2023 01:34:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518724780	+ Email/Text: resolutions@wbl.com	Feb 17 2023 20:41:00	WBL SPO I, LLC, c/o World Business Lenders, 101 Hudson St, 33rd Floor, Jersey City, NJ 07302-3905
518790521	+ Email/Text: resolutions@wbl.com	Feb 17 2023 20:41:00	World Business Lenders,, c/o Asset Resolution, 101 Hudson St., 33rd Floor, Jersey City, NJ 07302-3905

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Bank Lease Trust, PO Box 130424, Roseville, MN 55113-0004
518742909	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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518670858	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518670860	*+	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518670871	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518670872	*	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
518670881	*+	Stern & Eisenberg PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
518670886	*+	WBL SPO I, LLC, 101 Hudson St, 33rd Fl, Jersey City, NJ 07302-3905
519246483	##+	Complete Business Solutions Group, Inc., 20 N. 3rd Street, Philadelphia, PA 19106-2118
518670876	##+	Saldutti Law Group, 800 N. Kings Hwy, Ste 300, Cherry Hill, NJ 08034-1511

TOTAL: 0 Undeliverable, 8 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE nj-ecfmail@mw-c-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2022-2 dmcdonough@flwlaw.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Financial Services Vehicle Trust jschwartz@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Lee Martin Perlman	on behalf of Debtor Michael Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Joint Debtor Maria Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Marc D. Miceli	on behalf of Creditor The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com
Marc D. Miceli	on behalf of Plaintiff The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com
Phillip Andrew Raymond	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust bankruptcy@fskslaw.com

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Rebecca K. McDowell

on behalf of Creditor 1st Colonial Community Bank rmcowell@slgcollect.com anovoa@slgcollect.com

Regina Cohen

on behalf of Creditor Ally Bank Lease Trust rcohen@lavin-law.com mmalone@lavin-law.com

Steven P. Kelly

on behalf of Creditor WBL SPO I LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16